



Order Filed on July 13, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)

**SCURA, WIGFIELD, HEYER,  
STEVENS & CAMMAROTA, LLP**  
1599 Hamburg Turnpike  
Wayne, New Jersey 07470  
Telephone: 973-696-8391  
David L. Stevens (Attorney ID 034422007)  
dtevens@scura.com  
Counsel for Debtor

In Re:

Sam Bhatia,

Debtor.

Chapter 13

Case NO. 16-31404

Hon. Kathryn C. Ferguson

**ORDER AUTHORIZING THE DEBTOR TO ENTER INTO A LOAN  
MODIFICATION AGREEMENT**

The relief set forth on the following page, numbered two (2) through three (3), is hereby

**ORDERED.**

**DATED: July 13, 2018**

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson", is written over a horizontal line.  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

Debtors: Sam Bhatia,

Case No.: 16-31404 (KCF)

Caption of Order: **Order Authorizing Debtor to Enter Into Loan Modification Agreement**

Page 2 of 2

THIS MATTER, having been brought to the Court on the Motion of the Debtor Sam Bhatia (the “Debtor”), by and through his counsel, Scura, Wigfield, Heyer, Stevens & Cammarota, LLP, seeking an Order authorizing the Debtor to enter into the Loan Modification Agreement with the Secured Creditor, Wells Fargo Bank, NA (“Wells Fargo”), concerning the mortgage loan encumbering the Debtor’s property located at 849 New Dover Road, Edison, New Jersey 08820 (the “Motion”); and the Court having considered the certification of counsel filed in support of the Motion (the “Certification”) with its exhibit and the arguments of counsel; and due notice having been given; and for good cause shown:

**IT IS ORDERED** that Wells Fargo, and the Debtor are hereby authorized to enter into a loan modification.

## Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Sam A Bhatia  
DebtorCase No. 16-31404-KCF  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db +Sam A Bhatia, 849 New Dover Road, Edison, NJ 08820-1806

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Andrew L. Spivack on behalf of Creditor Wells Fargo Bank, NA. nj.bkecf@fedphe.com

David L. Stevens on behalf of Debtor Sam A Bhatia dstevens@scuramealey.com,  
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com/tscialla@scuramealey.comDenise E. Carlon on behalf of Creditor VW Credit Inc. dba Audi Financial Services  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.comJohn J. Scura, III on behalf of Debtor Sam A Bhatia jscura@scuramealey.com,  
ecfbkfilings@scuramealey.com/ascolavino@scuramealey.com/dsklar@scuramealey.com/tscialla@scuramealey.com;jscura@scura.com

Nicholas V. Rogers on behalf of Creditor Wells Fargo Bank, NA. nj.bkecf@fedphe.com

TOTAL: 7